



Informational Guideline Release

Property Tax Bureau
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FISCAL YEAR 2005 TAX BILLS
SEMI-ANNUAL PAYMENT SYSTEM

(G.L. Ch. 59 §57 and Ch. 60 §§3 and 3A)

This Informational Guideline Release (IGR) sets forth requirements for tax bills and provides "model" tax bills, second payment notices and demands for use in FY2005 by those cities, towns and districts under a semi-annual tax payment system.

As a result of 2003 legislation, **actual** tax bills must now include a statement of overdue taxes and charges to alert taxpayers, mortgagees and other interested parties of outstanding obligations that they should further investigate and address. The statement is simply a notice intended to facilitate collection and the community's collection remedies are not affected by any omissions. The minimum standards for the form and content of the notice are found in Section I-A-12, pages 5-7. Collectors may provide more detailed information and may develop their own formats for the statement. Sample notices are also found in the attached "Sample Delinquency Notices."

Questions should be referred to the Property Tax Bureau.

Topical Index Key:

Tax Bills

Distribution:

Assessors
Collectors

TABLE OF CONTENTS
FISCAL YEAR 2005 TAX BILLS
SEMI-ANNUAL PAYMENT SYSTEM

<u>GUIDELINES:</u>	Page 1
I. CONTENT OF BILLS	1
A. Tax Bills	1
1. Assessment Date/Fiscal Year	1
2. Taxpayer Information	1
3. Property Identification and Location	1
4. Property Description	2
5. Valuation Information	2
6. Special Assessment Information	3
7. Tax Rate Information	3
8. Tax Information	3
9. Payment Information	4
10. Payment Instructions	4
11. Billing/Appeal Rights Information	4
12. Overdue Taxes and Charges	5
B. Second Payment Notices	7
C. Demands	8
II. FORM OF BILLS	9
III. LOCAL OPTIONS	9
A. Per Diem Interest Charge	9
B. Applicable Exemptions	9
C. Local Funds Check-off	9
IV. APPROVAL OF BILLS	10
<u>ATTACHMENTS:</u>	11
Sample Delinquency Statements	
Model Tax Bills, Second Payment Notices and Demands	

FISCAL YEAR 2005 TAX BILLS
SEMI-ANNUAL PAYMENT SYSTEM

(G.L. Ch. 59 §57 and Ch. 60 §§3 and 3A)

General Laws Chapter 60 §§3 and 3A set forth requirements for the content of property tax bills. In addition, G.L. Ch. 60 §3A provides that tax bills must be in a form approved by the Commissioner of Revenue.

These guidelines establish minimum requirements for the form and content of Fiscal Year 2005 property tax bills that apply to cities, towns and districts using a semi-annual tax payment system. Tax bills must conform to these minimum requirements in order to be considered approved forms and properly issued. The "model" tax bills, second payment notices and demands included as part of this guideline meet these minimum requirements.

GUIDELINES:

I. CONTENT OF BILLS

A. Tax Bills

Tax bills for FY2005 must include:

1. Assessment Date/Fiscal Year - The bills must be captioned "Fiscal Year 2005 Real Estate Tax Bill" or "Fiscal Year 2005 Personal Property Tax Bill" and must state the assessment date of January 1, 2004.
2. Taxpayer Information - The name(s) and mailing address of the person(s) assessed the tax must be shown.

If the person assessed the tax is not the owner when the bills are mailed, the bill may be mailed in care of the current owner(s). In that case, the bill must show the name of the person(s) assessed the tax and the name(s) and mailing address of the current owner(s).

3. Property Identification and Location - Sufficient information to identify the parcel of real property or personal property account must be shown.

- a. For real property parcels, this information must include the location by street and number, if any, and the map, block and lot number or other unique identifier used by the assessors to describe the property. Other identifying information, such as a deed reference, may be included but is not required.
 - b. For personal property accounts, this information should include any unique identifier such as account number used by the assessors to describe the property.
4. Property Description - A description of the taxable parcel or account must be provided.
 - a. For real property parcels, a separate description of the land and buildings or other improvements must be shown. The land description must include the land area of the parcel. General terms such as land, building, improvement, structure or residence are sufficient although more detailed descriptions should be used where practicable.
 - b. For personal property accounts, a separate description of the types of personal property must be shown. General terms such as inventory or machinery are sufficient.
5. Valuation Information - The following valuation information must be provided:
 - a. For real property parcels, the Total Valuation of the parcel must be shown. This will be the total assessed valuation of all land, buildings and other improvements comprising the parcel. A separate value for land and for buildings and other improvements no longer must appear on the bill.

In addition, communities with classified tax systems (*i.e.*, those communities certified by the Commissioner as assessing property at full and fair cash value in FY03, FY04 and FY05) must include:

- Classification - The usage classification of the described land and buildings as Class 1 Residential, Class 2 Open Space, Class 3 Commercial or Class 4 Industrial.

If a parcel is a multiple class property, the allocation of the total valuation by usage class must also be shown.

- Residential/Small Commercial Exemption - If a residential or small commercial exemption has been adopted, the amount of the assessed valuation that has been exempted must be shown for applicable parcels.

The residential and small commercial exemptions are the only exemptions that may be shown on the tax bill.

- Total Taxable Valuation - The total taxable valuation must be shown. The taxable value will be the total valuation, except where a residential exemption has been applied.

- b. For personal property accounts, the assessed Value of each type of personal property shown in the description must be stated separately.

In addition, the Total Valuation of all personal property must be stated.

6. Special Assessment Information - For real property parcels, the following information for any betterments, special assessments or other charges added to the tax for collection purposes must be shown:

- Type of each assessment added. The type may be listed by code, provided the code is shown.
- Amount of each assessment added.
- Committed interest added for each assessment.
- Total special assessments and committed interest added to the tax.

7. Tax Rate Information - The tax rate per \$1000 of assessed valuation must be stated.

In addition, communities with classified tax systems must show these rates for each class of real property: Class 1 Residential, Class 2 Open Space, Class 3 Commercial and Class 4 Industrial.

8. Tax Information - The following tax information must be shown:

- a. For real property parcels, the total Real Estate Tax assessed must be shown.

In addition, the Total Tax and Special Assessments Due must be shown. This represents the total real estate tax and special assessments, including committed interest, added to the tax.

- b. For personal property accounts, the total Personal Property Tax assessed must be shown.
9. Payment Information - The following payment information must be provided:
 - Amount payable by November 1, 2004 (or 30 days after mailing of tax bill, whichever is later). **The exact due date must appear on the bill.** Printing the statutory due date (*i.e.*, November 1, 2004) alone is not sufficient unless bills were mailed on or before October 1, 2004. Nor is simply printing the bill issuance date with a notice that payment is due in 30 days.
 - Amount payable by May 1, 2005.
10. Payment Instructions - The bill must include instructions on making payments that should include at a minimum the following:
 - Checks are payable to the city/town or district.
 - The address to mail payments.
 - The Collector's Office hours.
11. Billing/Appeal Rights Information -
 - The bill must include the following statement on interest computation "Interest at the rate of 14% per annum will accrue on payments not made by November 1 or May 1 from the first day of the preceding month until payment is made."
 - The bill must state the last date abatement applications may be filed with the assessors. **The exact due date must appear on the bill, and it must be the same due date given for the first installment payment.** The language used in the statement may vary depending on the availability of space, but the following are preferred:

ABATEMENT APPLICATIONS TO ASSESSORS DUE:
_____, 200_

or

DEADLINE FOR FILING ABATEMENT APPLICATIONS
WITH ASSESSORS: _____, 200__

or

ABATEMENT APPLICATIONS MUST BE FILED WITH THE
ASSESSORS BY _____, 200__.

- The reverse side of the bill must provide the billing and appeal rights information shown in Models 1(S) (real estate) and 2(S) (personal property).
12. Overdue Taxes and Charges - The bill must include a notice of overdue taxes and charges. A tax or charge is considered overdue if delinquent for more than 90 days before the date FY05 taxes are committed.

a. Form

The notice may appear (1) on the bill in a separate section from the special assessment and payment information displayed for the current fiscal year, or (2) in a separate enclosure with the bill. If a separate enclosure is used, the bill should include a reference to it, *e.g.*, "See enclosed statement of past due taxes and charges."

Any format that presents the content in a clear and concise manner may be used.

b. Content

(1) Amount Owed

The notice **must** list the principal amount owed for each particular obligation as of the date FY05 taxes are committed.

Accrued interest and collection costs on each obligation as of the commitment date may also be provided. It may be shown by stating the total amount owed for the obligation (principal, interest and costs) or displaying the interest and costs separately. If interest and costs are included, the notice should inform taxpayers that interest continues to accrue until payment is made.

If interest and costs are not provided, the notice should inform taxpayers, *e.g.*, "Listed amounts do not include accrued interest and costs, " or "Interest and costs owed not included."

(2) Obligation Types

(a) Personal Property Bills

The notice on personal property bills **must** list overdue personal property taxes assessed for any prior fiscal year to the same account, *i.e.*, the same assessed owner, by year.

(b) Real Estate Bills

The notice on real estate bills **must** list overdue real estate taxes assessed for any prior fiscal year, and any other overdue taxes, betterments, special assessments or charges not added to the current year's tax that constitute liens on the same parcel.

These obligations may be listed by code, provided the code is shown. The **minimum requirements** for displaying these obligations are:

- Tax Titles– If a tax title secures the overdue taxes and charges, the notice **must** state that a tax title exists and direct the taxpayer to the treasurer to obtain the total amount due.

Alternatively, the notice may provide the amount secured by the tax title. The notice may also identify the particular obligations secured and list the amounts due by type, year or other identifying details.

- Prior Years' Taxes – For prior years' taxes, the notice **must** state the total owed by fiscal year. For the purpose of the statement, each year's tax also includes any other taxes (*e.g.*, district tax, Community Preservation surcharge), betterments, special assessments or charges added to or billed with that tax for collection purposes.

Alternatively, the notice may identify and list separately each particular obligation owed by type and year.

- Other Taxes, Assessments and Charges - For taxes, assessments and charges not added to a tax, the notice **must** state the total owed for each type of obligation, *e.g.*, a single amount may be shown for all outstanding water bills, by fiscal year.

Alternatively, the notice may identify and list separately each particular obligation owed by year or other identifying detail.

Attached are samples of overdue statements that meet these requirements.

B. Second Payment Notices

By April 1, 2005, notices are to be issued by the collector to each taxpayer showing the amount of the FY2005 real estate and personal property taxes that must be paid by May 1, 2005 to avoid interest charges. These notices must be captioned "Second Payment Notice Fiscal Year 2005 Real Estate Tax" or "Second Payment Notice Fiscal Year 2005 Personal Property Tax" and must include:

1. The taxpayer, property identification and location, property description, valuation, special assessment (for real estate only), tax rate, tax and payment instruction information found in the tax bill as explained in Section I-A above.
2. The following Payment Information must be provided where possible:
 - Amounts abated or exempted since tax bill issued.
 - Payments made since tax bill issued.
 - Amount of 1st payment overdue.
 - Amount of interest on overdue payment to date notice issued.
 - Amount payable by May 1, 2005.

If the Payment Information set forth above cannot be provided, the notices must include, at a minimum, the following:

- Amount payable by November 1, 2004 (or 30 days after mailing of tax bill, whichever is later).
- Amount payable by May 1, 2005.

3. The following statement on interest computation "Interest at the rate of 14% per annum (or at \$_____ per day) will accrue on payments not made by November 1 or May 1 from the first day of the preceding month until payment is made."
4. The billing and appeal rights information shown in Model 3(S) (real estate) and 4(S) (personal) on the reverse side of the bill.

C. Demands

If the entire FY2005 real estate or personal property tax has not been paid by May 1, 2005 (or 30 days after the tax bill was mailed if mailed after April 1, 2005), the collector will make a demand for payment on the taxpayer and then proceed to collect the amount outstanding. Demand notices must be captioned "Demand for Payment Fiscal Year 2005 Real Estate Tax" or "Demand for Payment Fiscal Year 2005 Personal Property Tax" and must include:

1. The taxpayer, property identification and location, property description, valuation, special assessment (for real estate only), tax rate, tax and payment instruction information found in the tax bill as explained in Section I-A above.
2. The following Payment Information:
 - Amounts abated or exempted since tax bill issued.
 - Payments made since tax bill issued.
 - Amount of 1st payment overdue.
 - Amount of 2nd payment overdue.
 - Amount of interest on overdue payment(s) to date notice issued.
 - Demand charge of \$5.00.
 - Amount Due.
3. The following statement on interest computation "Interest at the rate of 14% per annum (or at \$_____ per day) will accrue on overdue payments until payment is made."
4. The notice shown in Models 5(S) (real estate) and 6(S) (personal) on the reverse side of the bill.

II. FORM OF BILLS

Cities, towns or districts may use the formats shown in the models or may adapt those formats to their own specifications, provided the formats used present the required content to the taxpayer in a clear and concise manner.

III. LOCAL OPTIONS

Where practicable, certain local adaptations may be made in the models. The following options, which are identified in the models by enclosure in parentheses, may be used:

A. Per Diem Interest Charge

The statement on interest computation may provide a per diem interest charge.

B. Applicable Exemptions

The information provided on exemptions on the reverse side of the bill may be adapted to state the local option exemptions (17, 17C, 17C½, 17D) (37, 37A) (41, 41B, 41C) (52) (53) specifically applicable in the city or town. If a community chooses not to so specify, then references to all available exemptions must be included and the parentheses removed.

C. Local Funds Check-off

Cities and towns may designate a place on the property tax bill (or design a separate form to be mailed with the excise bills) for taxpayers to check off amounts to donate to the scholarship and education funds authorized by G.L. Ch. 60 §3C, and the fund to assist low income elderly or disabled persons pay their property taxes authorized by G.L. Ch. 60 §3D. The local funds check-off may also appear on or accompany any demand notice issued for the bill.

All funds check-offs must conform to the format below, with only those funds accepted by the municipality's legislative body appearing in line 2.

VOLUNTARY CHECK-OFF FOR CONTRIBUTION TO LOCAL FUNDS

1. Amount Now Due \$_____

2. Scholarship Education Seniors/Disabled

\$

\$

\$

(Insert amount(s) you wish to contribute)

Total Contribution + \$_____

3. Add items 1 and 2 and pay total amount \$_____

If the check-off appears on a separate form, rather than the tax bill or demand, the form may also include instructions to taxpayers on how to contribute to the funds by completing and returning the form with their tax payments. No other information regarding the funds may be placed on a check-off form.

Only bills or forms that meet these requirements may state "Approved by the Commissioner of Revenue."

IV. APPROVAL OF BILLS

Cities, towns or districts may print bills without the prior written approval of the Property Tax Bureau, provided the bills conform to the minimum requirements for form and content established in this guideline. Only bills that meet these requirements may state "This form approved by Commissioner of Revenue."

ATTACHMENTS

SAMPLE DELINQUENCY STATEMENTS

Attached are examples of overdue statements that meet the minimum requirements set forth in this guideline, as well as examples of the more detailed statements that may be provided.

MODEL TAX BILLS, SECOND PAYMENT NOTICES AND DEMANDS

Attached are the following "model" FY05 tax bills, second payment notices and demands. These models meet the minimum requirements set forth in this guideline.

Model 1(S)	Tax Bill - Real Estate
Model 2(S)	Tax Bill - Personal Property
Model 3(S)	Second Payment Notice - Real Estate
Model 4(S)	Second Payment Notice - Personal Property
Model 5(S)	Demand - Real Estate
Model 6(S)	Demand - Personal Property

SAMPLE DELINQUENCY STATEMENTS

Section 1 shows examples of overdue statements for actual real estate and personal property tax bills that meet the minimum content requirements set forth in this guideline. Section 2 shows examples of more detailed statements that may be provided on real estate bills. The formats shown are examples only. Other formats based on local specifications may be used.

1. Minimum Requirements

Real Estate Bills

<u>Delinquency Notice</u>	
Taxes and charges not shown on current year bill and overdue over 90 days	
Type	Amount
Tax title	See treasurer
FY04 RE tax	\$4,346.00
FY05 Water charges	250.00
TOTAL OVERDUE	\$4,596.00

Interest and costs owed not included

Personal Property Bills

<u>Delinquency Notice</u>	
Taxes not shown on current year bill and overdue over 90 days	
Type	Amount
FY03 tax	\$325.00
FY04 tax	350.00
TOTAL OVERDUE	\$675.00

Interest and costs owed not included

2. Real Estate Bills Options- Examples show same outstanding obligations as in Example 1, but different presentations regarding details and interest.

<u>Outstanding Taxes and Charges</u>	
Notice of amounts not shown on current year bill and overdue over 90 days	
Type	Amount
Tax title	\$11,000.00
FY04 RE tax	4,781.00
FY05 Water charges	255.00
TOTAL OVERDUE	\$16,036.00

Amount includes interest and costs [to 12/15/04]

Interest continues to accrue until payment made

<u>Overdue Taxes and Charges</u>		
Amounts not shown on current year bill and overdue over 90 days		
Type	Amount	Interest & Costs [to 12/15/04]
Tax title (FY00-03)	\$7,500.00	\$3,500.00
FY04 RE tax	3,250.00	325.00
FY04 CPA surcharge	96.00	10.00
FY04 Water charges	1,000.00	100.00
FY05 Water charge (1 st Q)	250.00	5.00
Subtotals	\$12,096.00	\$3,940.00
	TOTAL OVERDUE	\$16,036.00

Interest continues to accrue until payment made

MODEL 1(S)

THE COMMONWEALTH OF MASSACHUSETTS
(CITY/TOWN)
OFFICE OF THE COLLECTOR OF TAXES

FISCAL YEAR 2005 REAL ESTATE TAX BILL

TAX RATE PER \$1000			
Class 1 Residential	Class 2 Open Space	Class 3 Commercial	Class 4 Industrial

Based on assessments as of January 1, 2004, your Real Estate Tax for the fiscal year beginning July 1, 2004 and ending June 30, 2005 on the parcel of real estate described below is as follows:

					Real Estate Tax
Property Identification (M-B-L/Other)	Property Location (Address)	Page & Line	Bill No.		Total Tax & Sp. Assessments Due
REAL ESTATE VALUES			SPECIAL ASSESSMENTS		
Description		Type	Amount	Comm. Int.	1 st Payment Due (Nov. 1), ()
Class	Valuation				
					2 nd Payment Due May 1, 2005
Total Valuation					
Residential/Commercial Exemption		TOTAL SP. ASSESSMENTS			AMOUNT NOW DUE
Total Taxable Valuation					
Assessed Owner(s) Address	Make Checks Payable to: The (City/Town) of () Mail Payments to: The Collector of Taxes (Address) Office Hours: () AM to () PM Mon. – Fri. ABATEMENT APPLICATIONS TO ASSESSORS DUE: ()				Interest at the rate of 14% per annum will accrue on payments not made by November 1 or May 1 from the first day of the preceding month until payment is made. SEE REVERSE SIDE FOR IMPORTANT INFORMATION

THIS FORM APPROVED BY COMMISSIONER OF REVENUE

FISCAL YEAR 2005 TAX: This tax bill shows the amount of real estate taxes you owe for fiscal year 2005 (July 1, 2004 - June 30, 2005). The tax shown in this bill is based on assessments as of January 1, 2004. The bill also shows betterments, special assessments and other charges.

PAYMENT DUE DATES/INTEREST CHARGES: You may pay the total amount you owe in two payments. Your first payment is due on November 1, 2004, or 30 days after the date tax bills were mailed, whichever is later, and must be at least one-half of the tax and any betterments, special assessments and other charges shown. The balance is due May 1, 2005. If your payments are not made by their due dates, interest at the rate of 14% per annum will be charged on the unpaid and overdue amount. Interest is computed on overdue first payments from October 1, 2004, or the date tax bills were mailed, whichever is later, and on overdue second payments from April 1, 2005, to the date payment is made. You will also be required to pay charges and fees incurred for collection if payments are not made when due. Payments are considered made when received by the Collector. To obtain a receipted bill, enclose a self-addressed stamped envelope and both copies of the bill with your payment.

ABATEMENT/EXEMPTION APPLICATIONS: You have a right to contest your assessment. To do so, you must file an application for an abatement in writing on an approved form with the Board of Assessors. You may apply for an abatement if you believe your property is valued at more than its fair cash value, is not assessed fairly in comparison with other properties, or if a classified tax system is used locally, is not properly classified. The filing deadline for an abatement application is November 1, 2004, or 30 days after the date tax bills were mailed, whichever is later.

You may be eligible for an exemption from or deferral of all or some of your tax. In order to obtain an exemption for which you are qualified, you must file an application in writing on an approved form with the assessors. The filing deadline for an exemption under Mass. G.L. Ch. 59, §5, Cl. (17, 17C, 17C½, 17D), 18, 22, 22A, 22B, 22C, 22D, 22E, (37, 37A), (41, 41B, 41C), 42, 43 or (52), or a deferral under Cl. 18A or 41A is December 15, 2004, or 3 months after the date tax bills were mailed, whichever is later. The filing deadline for all other exemptions under Ch. 59, §5 is November 1, 2004, or 30 days after the date tax bills were mailed, whichever is later. The filing deadline for a residential exemption under Ch. 59, §5C, or a small commercial exemption under Ch. 59 §5I, if locally adopted and not shown on your bill, is 3 months after the date tax bills were mailed.

Applications are timely filed when (1) received by the assessors on or before the filing deadline, or (2) mailed by United States mail, first class postage prepaid, to the proper address of the assessors, on or before the filing deadline, as shown by a postmark made by the United States Postal Service. If your application is not timely filed, the assessors cannot by law grant an abatement or exemption.

INQUIRIES: If you have questions on your valuation or assessment or on abatements or exemptions, you should contact the Board of Assessors. If you have questions on payments, you should contact the Collector's Office.

MODEL 2(S)

THE COMMONWEALTH OF MASSACHUSETTS
(CITY/TOWN)
OFFICE OF THE COLLECTOR OF TAXES

FISCAL YEAR 2005 PERSONAL PROPERTY TAX BILL

TAX RATE PER \$1000		Based on assessments as of January 1, 2004, your Personal Property Tax for the fiscal year beginning July 1, 2004 and ending June 30, 2005 on the personal property described below is as follows:		
Property Identification (Acct. No. / Other)		Page & Line	Bill No.	Personal Property Tax
PERSONAL PROPERTY VALUES				1 st Payment Due (Nov. 1), ()
Description		Value		
				2 nd Payment Due May 1, 2005
TOTAL VALUATION				AMOUNT NOW DUE
<div>Assessed Owner(s)<div>Make Checks Payable to: The (City/Town) of ()</div></div> <div>Address<div>Mail Payments to: The Collector of Taxes (Address)</div></div> <div>Office Hours: () AM to () PM Mon. - Fri.</div> <div>ABATEMENT APPLICATIONS TO ASSESSORS DUE: ()</div>				<div>Interest at the rate of 14% per annum will accrue on payments not made by November 1 or May 1 from the first day of the preceding month until payment is made.</div> <div>SEE REVERSE SIDE FOR IMPORTANT INFORMATION</div>

FISCAL YEAR 2005 TAX: This tax bill shows the amount of personal property taxes you owe for fiscal year 2005 (July 1, 2004 - June 30, 2005). The tax shown in this bill is based on assessments as of January 1, 2004.

PAYMENT DUE DATES/INTEREST CHARGES: You may pay the total amount you owe in two payments. Your first payment is due on November 1, 2004, or 30 days after the date tax bills were mailed, whichever is later, and must be at least one-half of the tax. The balance is due May 1, 2005. If your payments are not made by their due dates, interest at the rate of 14% per annum will be charged on the unpaid and overdue amount. Interest is computed on overdue first payments from October 1, 2004, or the date tax bills were mailed, whichever is later, and on overdue second payments from April 1, 2005, to the date payment is made. You will also be required to pay charges and fees incurred for collection if payments are not made when due. Payments are considered made when received by the Collector. To obtain a receipted bill, enclose a self-addressed stamped envelope and both copies of the bill with your payment.

ABATEMENT APPLICATIONS: You have a right to contest your assessment. To do so, you must file an application for an abatement in writing on an approved form with the Board of Assessors. You may apply for an abatement if you believe your property is valued at more than its fair cash value or is not assessed fairly in comparison with other properties. The filing deadline for an abatement application is November 1, 2004, or 30 days after the date tax bills were mailed, whichever is later.

Applications are timely filed when (1) received by the assessors on or before the filing deadline, or (2) mailed by United States mail, first class postage prepaid, to the proper address of the assessors, on or before the filing deadline, as shown by a postmark made by the United States Postal Service. If your application is not timely filed, the assessors cannot by law grant an abatement.

INQUIRIES: If you have questions on your valuation or assessment or on abatements, you should contact the Board of Assessors. If you have questions on payments, you should contact the Collector's Office.

MODEL 3(S)

THE COMMONWEALTH OF MASSACHUSETTS
(CITY/TOWN)
OFFICE OF THE COLLECTOR OF TAXES

SECOND PAYMENT NOTICE
FISCAL YEAR 2005 REAL ESTATE TAX

Your fiscal year 2005 Real Estate Tax on the parcel described below that is payable by May 1, 2005 is as follows:

TAX RATE PER \$1000					
Class 1 Residential	Class 2 Open Space	Class 3 Commercial	Class 4 Industrial		
Property Identification (M-B-L/Other)	Property Location (Address)	Page & Line	Bill No.	Real Estate Tax	
				Total Tax & Sp. Assessments Due	
REAL ESTATE VALUES			SPECIAL ASSESSMENTS		Abatement/Exemption
Description		Type	Amount	Comm. Int.	1 st Payment Made
Class	Valuation				1 st Payment Overdue
					Interest
					2 nd Payment Due May 1, 2005
Total Valuation					
Residential/Commercial Exemption		TOTAL SP. ASSESSMENTS			AMOUNT NOW DUE
Total Taxable Valuation					
Assessed Owner(s)	Make Checks Payable to: The (City/Town) of ()				Interest at the rate of 14% per annum (at \$ ____ per day) will accrue on payments not made by November 1 or May 1 from the first day of the preceding month until payment is made. SEE REVERSE SIDE FOR IMPORTANT INFORMATION
Address	Mail Payments to: The Collector of Taxes (Address)				
	Office Hours: () AM to () PM Mon. – Fri.				

SECOND PAYMENT NOTICE FISCAL YEAR 2005 TAX: This notice shows the amount of real estate taxes for fiscal year 2005 (July 1, 2004 - June 30, 2005) that you must pay by May 1, 2005.

PAYMENT DUE DATES/INTEREST CHARGES: The total amount of taxes, betterments, special assessments and other charges you owe for fiscal year 2005 is payable in two payments. Your first payment was due on November 1, 2004, or 30 days after the date tax bills were mailed, whichever was later, and had to be at least one-half of the tax and any betterments, special assessments and other charges shown. The balance is due May 1, 2005. If your payments are not made by their due dates, interest at the rate of 14% per annum will be charged on the unpaid and overdue amount. Interest is computed on overdue first payments from October 1, 2004, or the date tax bills were mailed, whichever was later, and on overdue second payments from April 1, 2005, to the date payment is made. You will also be required to pay charges and fees incurred for collection if payments are not made when due. Payments are considered made when received by the Collector. To obtain a receipted bill, enclose a self-addressed stamped envelope and both copies of the bill with your payment.

ABATEMENT/EXEMPTION APPLICATIONS: The deadlines for filing applications for an abatement of or an exemption from your fiscal year 2005 tax are determined by the date tax bills were mailed, not the date this second payment notice was mailed. You should refer to your tax bill for more detailed information on those deadlines and on application procedures.

INQUIRIES: If you have questions on your valuation or assessment or on abatements or exemptions, you should contact the Board of Assessors. If you have questions on payments, you should contact the Collector's Office.

MODEL 4(S)

THE COMMONWEALTH OF MASSACHUSETTS
(CITY/TOWN)
OFFICE OF THE COLLECTOR OF TAXES

SECOND PAYMENT NOTICE
FISCAL YEAR 2005 PERSONAL PROPERTY TAX

TAX RATE PER \$1000		Your fiscal year 2005 Personal Property Tax on the property described below that is payable by May 1, 2005 is as follows:		
Property Identification (Acct. No. / Other)		Page & Line	Bill No.	Personal Property Tax
		Abatement		
PERSONAL PROPERTY VALUES		1 st Payment Made		
Description	Value			
		1 st Payment Overdue		
		Interest		
		2 nd Payment Due May 1, 2005		
TOTAL VALUATION		AMOUNT NOW DUE		
Assessed Owner(s)		Make Checks Payable to: The (City/Town) of ()		Interest at the rate of 14% per annum (at \$ _____ per day) will accrue on payments not made by November 1 or May 1 from the first day of the preceding month until payment is made. SEE REVERSE SIDE FOR IMPORTANT INFORMATION
Address		Mail Payments to: The Collector of Taxes (Address)		
		Office Hours: () AM to () PM Mon. - Fri.		

THIS FORM APPROVED BY COMMISSIONER OF REVENUE

SECOND PAYMENT NOTICE FISCAL YEAR 2005 TAX: This notice shows the amount of personal property taxes for fiscal year 2005 (July 1, 2004 - June 30, 2005) that you must pay by May 1, 2005.

PAYMENT DUE DATES/INTEREST CHARGES: The total amount of taxes you owe for fiscal year 2005 is payable in two payments. Your first payment was due on November 1, 2004, or 30 days after the date tax bills were mailed, whichever was later, and had to be at least one-half of the tax. The balance is due May 1, 2005. If your payments are not made by their due dates, interest at the rate of 14% per annum will be charged on the unpaid and overdue amount. Interest is computed on overdue first payments from October 1, 2004, or the date tax bills were mailed, whichever was later, and on overdue second payments from April 1, 2005, to the date payment is made. You will also be required to pay charges and fees incurred for collection if payments are not made when due. Payments are considered made when received by the Collector. To obtain a receipted bill, enclose a self-addressed stamped envelope and both copies of the bill with your payment.

ABATEMENT APPLICATIONS: The deadline for filing an application for an abatement of your fiscal year 2005 tax is determined by the date tax bills were mailed, not the date this second payment notice was mailed. You should refer to your tax bill for more detailed information on that deadline and on application procedures.

INQUIRIES: If you have questions on your valuation or assessment or on abatements, you should contact the Board of Assessors. If you have questions on payments, you should contact the Collector's Office.

MODEL 5(S)

THE COMMONWEALTH OF MASSACHUSETTS
(CITY/TOWN)
OFFICE OF THE COLLECTOR OF TAXES

DEMAND FOR PAYMENT
FISCAL YEAR 2005 REAL ESTATE TAX

TAX RATE PER \$1000			
Class 1 Residential	Class 2 Open Space	Class 3 Commercial	Class 4 Industrial

As required by law, demand is made upon you for payment of your fiscal year 2005
Real Estate Taxes as follows:

Property Identification (M-B-L/Other)	Property Location (Address)	Page & Line	Bill No.	Real Estate Tax
				Total Tax & Sp. Assessments Due
REAL ESTATE VALUES			SPECIAL ASSESSMENTS	
Description		Type	Amount	Comm. Int.
Class	Valuation			
Total Valuation				
Residential/Commercial Exemption		TOTAL SP. ASSESSMENTS		
Total Taxable Valuation				
Assessed Owner(s)				Interest at the rate of 14% per annum (at \$____ per day) will accrue on overdue payments until payment is made. SEE REVERSE SIDE FOR IMPORTANT INFORMATION
Address				
Office Hours: () AM to () PM Mon. – Fri.				

DEMAND FOR PAYMENT OF FISCAL YEAR 2005 TAX

This notice shows the amount of your fiscal year 2005 real estate tax, including betterments, special assessments and other charges, that is unpaid and overdue.

In addition to the amount of overdue taxes shown in this notice, you also owe accrued interest and a demand charge of \$5.00. Interest will continue to accrue on overdue taxes until your payment is made. Your payment will be considered made when received by the Collector.

If the total amount you owe is not paid within 14 days of the date of this demand, the Collector will proceed to collect the amount owed in accordance with law.

MODEL 6(S)

THE COMMONWEALTH OF MASSACHUSETTS
(CITY/TOWN)
OFFICE OF THE COLLECTOR OF TAXES

DEMAND FOR PAYMENT
FISCAL YEAR 2005 PERSONAL PROPERTY TAX

TAX RATE PER \$1000		As required by law, demand is made upon you for payment of your fiscal year 2005 Personal Property Tax as follows:		
Property Identification (Acct. No. / Other)		Page & Line	Bill No.	Personal Property Tax
		Abatement		
PERSONAL PROPERTY VALUES		Payments Made		
Description	Value			
		1 st Payment Overdue		
		2 nd Payment Overdue		
		Interest		
		Demand	\$5.00	
TOTAL VALUATION			AMOUNT NOW DUE	
Assessed Owner(s)	Make Checks Payable to: The (City/Town) of ()			Interest at the rate of 14% per annum (at \$ ____ per day) will accrue on overdue payments until payment is made. SEE REVERSE SIDE FOR IMPORTANT INFORMATION
Address	Mail Payments to: The Collector of Taxes (Address)			
	Office Hours: () AM to () PM Mon. - Fri.			

DEMAND FOR PAYMENT OF FISCAL YEAR 2005 TAX

This notice shows the amount of your fiscal year 2005 personal property tax that is unpaid and overdue.

In addition to the amount of overdue taxes shown in this notice, you also owe accrued interest and a demand charge of \$5.00. Interest will continue to accrue on overdue taxes until your payment is made. Your payment will be considered made when received by the Collector.

If the total amount you owe is not paid within 14 days of the date of this demand, the Collector will proceed to collect the amount owed in accordance with law.